



Order Filed on November 7, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:

Nathaniel D Williams and Delicia L Cobb-Williams

Case No.: 23-17752

Chapter: 7

Hearing Date: November 6, 2023

Judge: Michael B. Kaplan

ORDER CONCERNING REAFFIRMATION AGREEMENT

The relief set forth on the following page is hereby **ORDERED**.

DATED: November 7, 2023



Honorable Michael B. Kaplan
United States Bankruptcy Judge

The Court having reviewed the reaffirmation agreement between the debtor(s) and
Creditor: Toyota Motor Credit Corporation
filed in this case on 9/29/23, it is hereby ORDERED that:

<input type="checkbox"/>	The Court APPROVES the reaffirmation agreement described above under 11 U.S.C. § 524(c)(6)(A) as not imposing an undue hardship on the debtor(s) or a dependent of the debtor(s) and as being in the best interest of the debtor(s).
<input type="checkbox"/>	The Court APPROVES the reaffirmation agreement described above under 11 U.S.C. § 524(k)(8).
<input checked="" type="checkbox"/>	<p>The Court does NOT APPROVE the reaffirmation agreement under 11 U.S.C. § 524(m) as posing an undue hardship and/or as not being in the best interest of the debtor.</p> <p>However, the Court finds and concludes that the debtor(s) has fully complied with the deadlines of 11 U.S.C. § 521(a)(2), 521(a)(6) and 362(h). Accordingly, the creditor must seek further order of this Court to exercise any remedies under the subject installment loan agreement with respect to any pre-petition nonmonetary defaults thereunder.</p>
<input type="checkbox"/>	The Court does NOT APPROVE the reaffirmation for the following reason:
<input type="checkbox"/>	The reaffirmation agreement described above involves a Credit Union; therefore, the Court APPROVES the reaffirmation agreement under 11 U.S.C. § 524(m)(2).
<input type="checkbox"/>	The reaffirmation agreement described above involves a lease; therefore, in light of 11 U.S.C. § 365(p), the Court will neither approve nor deny the reaffirmation agreement.

BE ADVISED

If the reaffirmation agreement has been approved, **the debtor may rescind (cancel) the Reaffirmation Agreement at any time before the bankruptcy court enters a discharge order or within 60 days after the Reaffirmation Agreement was filed with the Court, whichever is later,** by notifying the creditor that the Reaffirmation Agreement is rescinded. The Court recommends that if the debtor rescinds (cancels) the Reaffirmation Agreement that it be done in writing and filed with the Court (a copy should be kept by the debtor).

In re:
Nathaniel D Williams
Delicia L Cobb-Williams
Debtors

Case No. 23-17752-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 08, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Nathaniel D Williams, Delicia L Cobb-Williams, 240 Villanova Ave, Pemberton, NJ 08068-1764

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2023 at the address(es) listed below:

Name	Email Address
Daniel E. Straffi	bctrustee@straffilaw.com G25938@notify.cincompass.com;dstraffi@ecf.axosfs.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Thomas G. Egner	on behalf of Joint Debtor Delicia L Cobb-Williams tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com
Thomas G. Egner	on behalf of Debtor Nathaniel D Williams tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Nov 08, 2023

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5